



**BluCurrent Credit Union**  
 1770 W Sunset St  
 Springfield, MO 65807  
 417.887.1983 Office • 417.887.1264 Fax  
[www.blucurrent.org](http://www.blucurrent.org)

**TRUTH-IN-SAVINGS DISCLOSURE**

EFFECTIVE DATE: See Rate Schedule  
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The rates, fees and terms applicable to your account at BluCurrent are provided in this Truth-in-Savings Disclosure.

**DIVIDEND RATE SCHEDULE** for quarter ending **03/31/2012**, month ending **04/30/2012**

SHARE ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				LIMITATIONS
	Rate / Annual Percentage Yield (APY)	Compounded	Credited	Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 7 in Account Disclosures
Primary Savings	0.10% / 0.10%	Monthly	Quarterly	Quarterly	\$5 (par value)	\$100	\$100	Daily	Transfer Limitations
My Choice Savings	0.10% / 0.10%	Monthly	Quarterly	Quarterly	—	\$100	\$100	Daily	Transfer Limitations
Christmas Club Savings	0.10% / 0.10%	Monthly	Quarterly	Quarterly	\$10	—	\$100	Daily	Transfer Limitations
Money Market	0.20% / 0.20%	Monthly	Monthly	Monthly	\$2,500	\$2,500	\$2,500	Daily	Transfer Limitations
	0.30% / 0.30%						\$10,000		
	0.40% / 0.40%						\$25,000		
IRA	0.30% / 0.30%	Monthly	Quarterly	Quarterly	—	—	\$100	Daily	Transfer Limitations
	0.30% / 0.30%						\$2,000		
	0.30% / 0.30%						\$10,000		
	0.30% / 0.30%						\$25,000		

**ACCOUNT DISCLOSURES**

**Except as specifically described, the following disclosures apply to all of the accounts listed in the above Dividend Rate Schedule.**

**1. Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield for a Dividend Period may change as determined by the Board of Directors. A lapsed date disclosed in the Rate Schedule indicates that the rates and yield for the current Dividend Period have not been declared by the Board of Directors.

**2. Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the Dividend Period.

**3. Dividend Compounding and Crediting:** The compounding and crediting frequency of dividends and Dividend Period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. Balance Information:** To open any account you must deposit or already have on deposit at least the

par value of one full share in your **Primary** savings account. The par value amount is stated in the Rate Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. If within five (5) months of admission to membership or increase in the par value of one share, your balance falls below the par value of one share and you do not increase the balance to at least the par value of one share within five (5) months of the reduction, you may be terminated from membership. For applicable accounts, the minimum balance required to avoid a service fee for the Statement Period is stated in the Rate Schedule. If the day-end balance for each day during the Statement Period does not meet the required minimum balance, there will be a service fee for the statement period as stated in the Fee Schedule. For applicable accounts, you will not earn the stated Annual Percentage Yield for the Dividend Period on any day-end balance that falls below the required minimum balance stated in the Rate Schedule.

**5. Accrual of Dividends:** For all accounts, dividends will begin to accrue when cash is deposited. Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your

account. Dividends are calculated by the Daily Balance method which applies a daily periodic rate to the balance in the account each day. At the end of the Dividend Period the daily dividend total is added to the account. Dividend calculations are based on a 365 day year. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**6. Fees for Overdrawing Accounts:** Fees may be imposed on each check, draft item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. Consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Refer to the Fee Schedule for current fee information.

**7. Limitations:** For **Primary** and **My Choice** savings accounts, no more than six (6) preauthorized,

automatic, or telephone transfers may be made from each account to another account or to a third party in any month. If you exceed more than 3 transfers in a month your account will be subject to a fee, as disclosed in the Fee Schedule. For **Money Market** accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month. **Money Market** accounts are not accessible for ATM Card withdrawal. For **IRAs**, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For **Christmas Club** accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1<sup>st</sup> and the account will remain open. For **Christmas Club** accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. If you make a withdrawal from your account before October 1<sup>st</sup>, your account will be closed and you will be charged a fee as disclosed in the Fee Schedule. BluCurrent reserves the right to require a member intending to make a withdrawal from any account, except a checking account, to give written notice of such intent not less than seven (7) days and up to sixty (60) days before such withdrawal.



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**INTEREST RATE SCHEDULE**

For purposes of this disclosure, these rates and APY that were offered within the most recent seven calendar days and were accurate as of **05/14/2012**. Please call (417) 887-1983 to obtain current rate information.

SHARE ACCOUNT TYPE	INTEREST			BALANCE REQUIREMENTS				LIMITATIONS	QUALIFICATIONS
	Rate / Annual Percentage Yield (APY)	Compounded	Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 5 in Account Disclosures	See Section 7 in Account Disclosures
Growth Savings	0.25% / 0.25%	Monthly	Monthly	—	—	up to \$7,500	Daily	Limitations	Rate/Reward Qualifications
	0.10% / 0.25-0.11%					over \$7,500			
	0.01% / 0.01%					—			
Prosper Checking	2.47% / 2.50%	Monthly	Monthly	—	—	up to \$7,500	Daily	—	Rate/Reward Qualifications
	0.10% / 2.50-0.27%					over \$7,500			
	0.01% / 0.01%					—			
ePerks Checking	—	—	—	—	—	—	Daily	—	Reward Qualifications
Protect Checking	—	—	—	—	—	—	Daily	—	—
Basic Checking	—	—	—	—	—	—	Daily	—	—

**ACCOUNT DISCLOSURES**

**Except as specifically described, the following disclosures apply to all of the accounts listed in the above Interest Rate Schedule.**

- Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. If you do not meet the Rate/Reward Qualifications for **Prosper Checking** and **Growth Savings**, the interest rate paid on the entire balance will be **0.01%** with an Annual Percentage Yield of **0.01%**. If you meet the Rate/Reward Qualifications you will be paid the tiered rates for at least 30 calendar days. The interest rates and annual percentage yield may change every calendar month based on the determination of the Board of Directors.
- Compounding and Crediting:** When **Prosper Checking** is accompanied by **Growth Savings**, Interest earned in **Prosper Checking** is automatically transferred to **Growth Savings** each statement cycle. If you close your account before interest is credited, you will not receive the accrued interest.
- Balance Information:** To open any account you must deposit or already have on deposit at least the par value of one full share in your **Primary** savings account. The par value amount is stated in the Dividend Rate Schedule. If within five (5) months of

- admission to membership or increase in the par value of one share, your balance falls below the par value of one share and you do not increase the balance to at least the par value of one share within five (5) months of the reduction, you may be terminated from membership. BluCurrent uses the Daily Balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of Interest on Noncash Deposits:** Interest begins to accrue on the business day you deposit noncash items (e.g. checks).
  - Limitations:** For the **Growth Savings** accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made to another account or to a third party in any month. If you exceed more than three (3) transfers in a month your account will be subject to a fee, as disclosed in the Fee Schedule. **Growth Savings** accounts must be accompanied by a corresponding **Prosper Checking** account. BluCurrent reserves the right to require a member intending to make a withdrawal from any account, except a checking account, to give written notice of such intent not less than seven (7) days and up to sixty (60) days before such withdrawal.
  - Fees for Overdrawing Accounts:** Fees may be imposed on each check, draft, item, ATM card

- withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.
- Qualifications:** To qualify for **Prosper Checking** and **Growth Savings** preferred rates and receive reimbursements on your ATM fees, you must perform the following during the Monthly Qualification Cycle; a) at least twelve (12) debit card purchases post and clear; b) at least one (1) automatic payment or online billpay payment post and clear; c) access online banking; d) receive eStatements. To qualify for **ePerks** rewards and receive reimbursements on your ATM fees, you must perform the following during the Monthly Qualification Cycle; a) at least twelve (12) debit card purchases of \$5 or more post and clear; b)

receive eStatements. Please note that transactions MUST post and clear to your account during the Monthly Qualification Cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more business days from the date the transaction was made to post to and clear an account. **Monthly Qualification Cycle** means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. This means the first day of each Monthly Qualification Cycle is also the last day of each Statement Cycle. Therefore, your account's interest earnings for the first day of each Monthly Qualification Cycle will be accrued at the rate earned during the current statement cycle. If you have met your qualifications for the month, we will reimburse you for domestic ATM fees up to \$4.99 per item/month. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. When **Prosper Checking** is accompanied by **Growth Savings**, any ATM fee reimbursements credited to your **Prosper Checking** account will be transferred automatically to your **Growth Savings** account each statement cycle.



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**CERTIFICATE OF DEPOSIT and IRA CERTIFICATE OF DEPOSIT RATE SCHEDULE**

For purposes of this disclosure, these rates and APY that were offered within the most recent seven calendar days and were accurate as of **02/29/2012**. Please call (417) 887-1983 to obtain current rate information.

Term	Interest Rate	Annual Percentage Yield (APY)%	Rate Type	Rate Period	Interest Compounded	Interest Credited	Minimum Opening Deposit	Additional Deposits	Withdrawals	Renewable
6 Month	0.40%	0.40%	Fixed	Account's Term	Monthly	Monthly	\$1,000	Not Allowed	Allowed with Penalty	Automatic or Manual
12 Month	0.60%	0.60%	Fixed	Account's Term	Monthly	Monthly	\$1,000	Not Allowed	Allowed with Penalty	Automatic or Manual
24 Month	0.80%	0.80%	Fixed	Account's Term	Monthly	Monthly	\$1,000	Not Allowed	Allowed with Penalty	Automatic or Manual
36 Month	1.15%	1.16%	Fixed	Account's Term	Monthly	Monthly	\$1,000	Not Allowed	Allowed with Penalty	Automatic or Manual
48 Month	1.50%	1.51%	Fixed	Account's Term	Monthly	Monthly	\$1,000	Not Allowed	Allowed with Penalty	Automatic or Manual

**ACCOUNT DISCLOSURES**

*Except as specifically described, the following disclosures apply to all of the accounts listed in the above Certificate of Deposit Rate Schedule.*

**1. Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The Interest Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The annual Percentage Yield is based on an assumption that interest earned will remain on-deposit until maturity. A withdrawal of Interest will reduce earnings.

**2. Rate Period:** For each account the term is the accounts Rate Period. The Rate Period begins on the first day of the term and ends on the maturity date.

**3. Interest Compounding and Crediting:** The compounding and crediting frequency of interest is stated in the Rate Schedule.

**4. Balance Information:** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in your primary savings account. The par value amount is stated in the Fee Schedule on page one (1) of this disclosure. If within five (5) months of admission to membership or increase in the par value of one share, your balance falls below the par value of one share and you do not increase the balance to at least the par value of one

share within five (5) months of the reduction, you may be terminated from membership.

**5. Accrual of Earnings:** For all Certificates of Deposit, Interest will begin to accrue when cash is deposited. Interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. Interest is calculated by the Daily Balance method which applies a daily periodic rate to the balance in the account each day. At the end of the Dividend Period the daily dividend total is added to the account. Dividend calculations are based on a 365 day year. If you close your account before accrued Interest is credited, you will not receive the accrued Interest.

**6. Transaction Limitations:** For all Certificates of Deposit, you may not make additional deposits after your account is opened. After your account is opened you may make early withdrawals subject to the penalties stated as follows:

- 6 month CD – 60 days' Interest
- 12 month CD – 120 days' Interest
- 24 month CD – 180 days' Interest
- 36 month CD – 180 days' Interest
- 48 month CD – 180 days' Interest

The penalty is calculated as a forfeiture of the interest that has been or would have been earned on the amount withdrawn. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the

interest has already been paid, the penalty will be deducted from the principal.

**Exceptions to Early Withdrawal Penalties:** The Credit Union may waive or reduce the early withdrawal penalty under the following circumstances:

- (i) The death or legal incompetence of the account owner.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or one withdrawal annually to satisfy a Required Minimum Distribution (RMD); or the owner obtains 59½ or becomes disabled.

**7. Maturity:** Your account will mature as stated on your Account Receipt or Renewal Notice.

**8. Renewal:** The renewal option for your Certificate of Deposit is stated on your Account Receipt. If you have chosen to automatically renew your account you will receive a Renewal Notice stating the maturity date of your account and the ending date of your ten (10) day grace period. You may withdraw funds from your account during the ten (10) day grace period without being charged an early withdrawal penalty. If you did not choose to automatically renew your account, you will receive a Maturity Notice prior to your account's maturity date. You will not be paid interest on your account balance after the maturity date. Upon maturity, the account balance will be transferred to another account of yours.

**9. Disclaimer:** Your account is non-transferable and nonnegotiable. If you have any questions or require current rate and fee information please call the Credit Union or log onto [www.blucurrent.org](http://www.blucurrent.org)



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**FEE SCHEDULE**

ATM's	
No fees if account holder uses an ATM owned by BluCurrent or other designated ATM(s). Fees for all other ATMs	
Balance Inquiry	\$1 per inquiry
Withdrawal	\$1 per withdrawal
Members with Prosper & ePerks Checking may earn unlimited ATM fee refunds if they meet the monthly requirements.	
ATM Card	
Reissue PIN	\$4
Reissue Card & PIN	\$8
Rush order reissue	\$45 plus reissue cost
Checking	
Business Items	10¢ each deposited or cashed item over 20 per day.
Counter Checks	50¢ each. Twelve (12) complimentary checks for new accounts.
Automatic overdraft transfer from checking	\$2 each
Copy of current month statement	\$2 per copy
Copy of cleared check	\$3 per copy
Copy of statement for previous month(s)	\$3 plus \$1 per each additional month.
Protect Checking	\$7 per month (fee may be reduced by debit card usage and eStatements)
Account reconciliation	\$20 per hour, 1 hour minimum.
Non-Sufficient Funds	\$28 per item
Privilege Pay overdraft	\$28 per overdraft
Stop Payment	\$28 per stop, or group of consecutive checks
Christmas Club	
Early account closure (prior to October 1 <sup>st</sup> )	\$10

IRA	
Maintenance Fee	\$10 per year
Transfers to another financial institution	\$15 per transfer
Miscellaneous	
Account documents	10¢ per copy
Change of address notification from USPS	\$1 each
Money Orders	\$1 each
Teller Checks	\$2 each
Faxed documents	\$2 per first page plus \$1 per each additional page.
VISA Gift Cards	\$2 each
Cashier's Checks	\$3 each
Shared Branch	\$3 per transaction performed at a Shared Branch outlet within two (2) miles of a BluCurrent branch.
Inactive accounts (Account holder must be 19 or older and have no other services with BluCurrent)	\$10 per quarter on savings or checking account without activity for one year and balance less than \$100.
Collection letter written by BluCurrent's Attorney	\$10 each
Returned 1 <sup>st</sup> Party Check	\$20 each
Account Research	\$20 per hour, 1 hour minimum
Letter of Satisfaction on accounts reported to CheckSystems®.	\$20 each
3 <sup>rd</sup> Party Check Collection	\$25 each
Letter of Satisfaction addressed to another financial institution.	\$25 each
Non-Sufficient ACH	\$28 each

Money Market	
Minimum Balance Fee	\$10 in any month that the balance falls below \$2,500
Online BillPay	
\$3.95 per month (No fee for checking account holders utilizing e-Statements)	
Safe Deposit Boxes	
3x5	\$15 per year
3x10	\$27 per year
5x10	\$40 per year
10x10	\$67 per year
Key Replacement Fee	\$25
Savings	
Automatic overdraft transfer from savings	\$2 each
Excessive withdrawals (more than 3 in a month)	\$5 per withdrawal
Early Closure or Re-open	\$5 on account closed within ninety (90) days of opening or re-opened within ninety (90) days of closing.
Minimum Balance Fee	\$5 per month on accounts containing only savings accounts with an aggregate balance below \$100. No fee on members 18 years old or younger, or during a new account's first six months.
VISA® Check Card	
Reissue PIN	\$4
Reissue Card & PIN	\$8
Sales Draft Transfer	\$15 per copy
Negative Balance	\$28 each occurrence
Rush order Reissue	\$45 plus reissue cost
Wire Services	
Incoming	\$10
Outgoing	\$20
Outgoing Western Union	\$25
International	\$35

